

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Debra Anne Skipper § Case No. 15-12595  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/08/2015 . The undersigned trustee was appointed on 04/08/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,600.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1,188.43
Bank service fees	120.36
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 6,291.21

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/25/2016 and the deadline for filing governmental claims was 05/25/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,510.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,510.00 , for a total compensation of \$ 1,510.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 126.14 , for total expenses of \$ 126.14 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/06/2019 By: /s/Cindy M. Johnson, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 15-12595 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee  
Case Name: Debra Anne Skipper Date Filed (f) or Converted (c): 04/08/2015 (f)  
341(a) Meeting Date: 05/04/2015  
For Period Ending: 03/06/2019 Claims Bar Date: 05/25/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Homestead Property Located At: 1949 N 31St Rd. Unit 5, Ottawa	101,000.00	0.00		0.00	FA
2. Real Estate Property Located At: 605 E. Van Buren Street, Ot	128,000.00	0.00		0.00	FA
3. Cash On Hand Location: 1949 N. 31St Rd. #5, Ottawa Il 61350	50.00	50.00		50.00	FA
4. First State Bank Checking Account Acct #: 5107 1212 Lasalle	214.44	398.00		398.00	FA
5. First State Bank Savings Account Acct #: 9158 1212 Lasalle S	151.07	200.00		200.00	FA
6. Living/Family Room (1 Couch, 2 Bookcases, 1 Chair, 1 Table,	1,740.00	1,740.00		0.00	FA
7. Apparel: (Clothing, Shoes, And Misc, Wearing Apparel) Locati	200.00	0.00		0.00	FA
8. Jewelry (Inexpensive Earrings And Necklaces) Location: 1949	25.00	0.00		0.00	FA
9. Sagepoint Financial Inc. Retirement Plan Acct#: 5637 2800 N.	393.41	0.00		0.00	FA
10. 2014 Federal Tax Refund	3,923.00	0.00		0.00	FA
11. 2006 Hyundai Tucson Vin: Km8jn72d26u261142 Approx. Mileage:	3,150.00	0.00		0.00	FA
12. 2001 Porsche Boxster Vin: Wp0ca29881u623603 Approx. Mileage:	5,500.00	5,500.00		4,400.00	FA
13. 2000 Harley Davidson Road King Vin: 1Hd1frw13yy610767 Approx	4,000.00	1,523.00		1,523.00	FA
14. 2015 Federal Tax Refund (u)	0.00	1,017.00		1,017.00	FA
15. 2015 Illinois Tax Refund (u)	0.00	12.00		12.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$248,346.92 \$10,440.00 \$7,600.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee obtained turnover of tax refund, cash and bank accounts. Debtor surrendered Porsche which retained broker sold. Debtor's buyback offer for the Harley Davidson aproved 5/18/18 (doc. 34) All funds received

Exhibit A

RE PROP #	2	--	Amended Schedule C 11/2/17 (doc. 27) deleted exemption on this asset
RE PROP #	6	--	Amended Schedule C 11/2/17 (doc. 27) deleted exemption on this asset--insufficient value to extate after accounting for costs of sale.
RE PROP #	8	--	Amended Schedule C 11/2/17 (doc. 27) deleted exemption on this asset. Insufficient value for estate after accounting for costs of sale.
RE PROP #	10	--	Amended Schedule C 11/2/17 (doc. 27) fully exmpted this asset (previously no exemption claimed)
RE PROP #	12	--	Amended Schedule C 11/2/17 (doc. 27) deleted exemption on this asset
RE PROP #	13	--	Amended Schedule C 11/2/17 (doc. 27) increased amount claimed as exempt from \$1,969.27 to \$2,477.00

Initial Projected Date of Final Report (TFR): 05/18/2017

Current Projected Date of Final Report (TFR): 01/18/2019

FORM 2  
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-12595  
Case Name: Debra Anne Skipper

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0649  
Checking

Exhibit B

Taxpayer ID No: XX-XXX1119  
For Period Ending: 03/06/2019

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/12/18		Derrick B Hager Attorney at Law 106 W Wilson St Suite 3-L Batavia, IL 60510	Buy out interest in the estate 2015 State and Fed Tax Refunds, Bank accounts, Harley Davidson Motorcycle, cash		\$3,200.00		\$3,200.00
			Gross Receipts \$3,200.00				
	3		Cash On Hand Location: 1949 N. 31St Rd. #5, Ottawa Il 61350 \$50.00	1129-000			
	4		First State Bank Checking Account Acct #: 5107 1212 Lasalle \$398.00	1129-000			
	5		First State Bank Savings Account Acct #: 9158 1212 Lasalle S \$200.00	1129-000			
	13		2000 Harley Davidson Road King Vin: 1Hd1frw13yy610767 Approx \$1,523.00	1129-000			
	14		2015 Federal Tax Refund \$1,017.00	1224-000			
	15		2015 Illinois Tax Refund \$12.00	1224-000			
02/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,190.00
03/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,180.00
04/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,170.00
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,160.00
06/07/18		American Auction Associates, Inc 508 West Brittany Drive Arlington Heights, Illinois 60004	Sale of Vehicle		\$4,000.00		\$7,160.00
			Gross Receipts \$4,400.00				

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-12595  
Case Name: Debra Anne Skipper

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0649  
Checking

Exhibit B

Taxpayer ID No: XX-XXX1119  
For Period Ending: 03/06/2019

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		American Auction Associates, Inc 508 West Brittany Drive Arlington Heights, IL 60004	(\$400.00)	3610-000			
	12		2001 Porsche Boxster Vin: Wp0ca29881u623603 Approx. Mileage:	1129-000			
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$7,150.00
07/11/18	101	American Auction Associates, Inc 508 West Brittany Drive Arlington Heights, IL 60004	Auctioneer for Trustee Expenses	3620-000		\$688.43	\$6,461.57
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.36	\$6,451.21
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,441.21
09/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,431.21
10/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,421.21
11/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,411.21
12/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,401.21
01/31/19		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,391.21
03/06/19	102	Thomas Mowery 508 W Brittany Dr Arlington Heights, IL 60004	Auctioneer fees Per order dated 5/21/2018	3711-000		\$100.00	\$6,291.21

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COLUMN TOTALS	\$7,200.00	\$908.79
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$7,200.00	\$908.79
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,200.00	\$908.79

Exhibit B

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0649 - Checking	\$7,200.00	\$908.79	\$6,291.21
	\$7,200.00	\$908.79	\$6,291.21
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$400.00		
Total Net Deposits:	\$7,200.00		
Total Gross Receipts:	\$7,600.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-12595

Date: March 6, 2019

Debtor Name: Debra Anne Skipper

Claims Bar Date: 5/25/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$1,510.00	\$1,510.00
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$126.14	\$126.14
100 3610	American Auction Associates, Inc 508 West Brittany Drive Arlington Heights, IL 60004	Administrative		\$0.00	\$400.00	\$400.00
100 3620	American Auction Associates, Inc 508 West Brittany Dr Arlington Heights, IL 60004	Administrative		\$0.00	\$688.43	\$688.43
100 3711	Thomas Mowery 508 W. Brittany Drive Arlington Heights, Illinois 60004	Administrative		\$0.00	\$100.00	\$100.00
1 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$334.00	\$334.36	\$334.36
2 300 7100	Quantum3 Group Llc As Agent For Second Round Sub Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$1,717.00	\$1,717.65	\$1,717.65
3 300 7100	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$894.00	\$894.91	\$894.91
4 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$5,076.00	\$5,076.83	\$5,076.83

## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-12595

Date: March 6, 2019

Debtor Name: Debra Anne Skipper

Claims Bar Date: 5/25/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
5 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$1,497.00	\$1,497.12	\$1,497.12
6 300 7100	Bureaus Investment Group Portfolio No 15 Llc C/O Recovery Management Systems Corp 25 Se 2Nd Avenue Suite 1120 Miami Fl 33131-1605	Unsecured		\$3,967.00	\$4,104.04	\$4,104.04
7 300 7100	Bureaus Investment Group Portfolio No 15 Llc C/O Recovery Management Systems Corp 25 Se 2Nd Avenue Suite 1120 Miami Fl 33131-1605	Unsecured		\$541.00	\$559.46	\$559.46
8 300 7100	Bureaus Investment Group Portfolio No 15 Llc C/O Recovery Management Systems Corp 25 Se 2Nd Avenue Suite 1120 Miami Fl 33131-1605	Unsecured		\$749.00	\$770.92	\$770.92
9 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$531.00	\$531.53	\$531.53
10 300 7100	Von Maur C/O H And R Accounts Inc Po Box 672 Moline Il 61265	Unsecured		\$216.00	\$216.40	\$216.40
11 300 7100	Merrick Bank Resurgent Capital Services Po Box 10368 Greenville, Sc 29603-0368	Unsecured		\$4,374.00	\$3,610.00	\$3,610.00
12 300 7100	Citibank, N.A. C/O American Infosource Lp Po Box 248840 Oklahoma City, Ok 73124-8840	Unsecured		\$1,348.00	\$1,348.85	\$1,348.85
13 300 7100	Portfolio Recovery Associates, Llc Successor To Capital One Bank (Usa), N.A. Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$3,421.02	\$3,421.02

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-12595

Date: March 6, 2019

Debtor Name: Debra Anne Skipper

Claims Bar Date: 5/25/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
14 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Tjx) Pob 41067 Norfolk, Va 23541	Unsecured		\$686.00	\$686.18	\$686.18
Case Totals				\$21,930.00	\$27,593.84	\$27,593.84

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-12595

Case Name: Debra Anne Skipper

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 6,291.21

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 1,510.00	\$ 0.00	\$ 1,510.00
Trustee Expenses: Cindy M. Johnson	\$ 126.14	\$ 0.00	\$ 126.14
Auctioneer Fees: American Auction Associates, Inc	\$ 400.00	\$ 400.00	\$ 0.00
Other: American Auction Associates, Inc	\$ 688.43	\$ 688.43	\$ 0.00
Other: Thomas Mowery	\$ 100.00	\$ 100.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,636.14

Remaining Balance \$ 4,655.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 24,769.27 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 334.36	\$ 0.00	\$ 62.84
2	Quantum3 Group Llc As Agent For	\$ 1,717.65	\$ 0.00	\$ 322.81
3	Quantum3 Group Llc As Agent For	\$ 894.91	\$ 0.00	\$ 168.19
4	Capital One Bank (Usa), N.A.	\$ 5,076.83	\$ 0.00	\$ 954.13
5	Capital One Bank (Usa), N.A.	\$ 1,497.12	\$ 0.00	\$ 281.36
6	Bureaus Investment Group Portfolio No 15 Llc	\$ 4,104.04	\$ 0.00	\$ 771.30
7	Bureaus Investment Group Portfolio No 15 Llc	\$ 559.46	\$ 0.00	\$ 105.14
8	Bureaus Investment Group Portfolio No 15 Llc	\$ 770.92	\$ 0.00	\$ 144.88
9	Capital One, N.A.	\$ 531.53	\$ 0.00	\$ 99.89
10	Von Maur	\$ 216.40	\$ 0.00	\$ 40.67
11	Merrick Bank	\$ 3,610.00	\$ 0.00	\$ 678.45
12	Citibank, N.A.	\$ 1,348.85	\$ 0.00	\$ 253.50

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
13	Portfolio Recovery Associates, Llc	\$ 3,421.02	\$ 0.00	\$ 642.94
14	Portfolio Recovery Associates, Llc	\$ 686.18	\$ 0.00	\$ 128.97

Total to be paid to timely general unsecured creditors \$ 4,655.07

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE